



## Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Fund over the last 10 years.

The stress scenario shows what you might get back in extreme market circumstances.

| Recommended Holding Period: 5 years                                       |  |                             |   |
|---|--|-----------------------------|---|
| Investment: EUR 10,000  |  |                             |   |
| Scenarios   |  | If you exit after 1 year    | If you exit after 5 years<br>(recommended holding period) |
| Minimum: There is no minimum guaranteed return if you exit before 5 years |  |                             |   |
| <b>Stress</b>   | <b>What you might get back after costs</b><br>Average return each year | <b>990 EUR</b><br>-90.08%   | <b>940 EUR</b><br>-37.70%                                 |
| <b>Unfavourable<sup>1</sup></b>   | <b>What you might get back after costs</b><br>Average return each year | <b>6,030 EUR</b><br>-39.74% | <b>9,240 EUR</b><br>-1.57%                                |
| <b>Moderate<sup>2</sup></b>   | <b>What you might get back after costs</b><br>Average return each year | <b>11,330 EUR</b><br>13.34% | <b>16,720 EUR</b><br>10.83%                               |
| <b>Favourable<sup>3</sup></b>   | <b>What you might get back after costs</b><br>Average return each year | <b>15,990 EUR</b><br>59.88% | <b>27,090 EUR</b><br>22.05%                               |

<sup>1</sup> This type of scenario occurred for an investment between October 2021 and February 2024.

<sup>2</sup> This type of scenario occurred for an investment between July 2014 and July 2019.

<sup>3</sup> This type of scenario occurred for an investment between October 2016 and October 2021.

## What happens if Alger SICAV is unable to pay out?

You may face a financial loss should the Management Company or the depositary/custodian, The Bank of New York Mellon SA/NV, Luxembourg Branch, default on their obligations.

There is no compensation or guarantee scheme in place which may offset, all or any of, this loss.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the

product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed, in the first year you would get back the amount that you invested (0% annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario.

| Investment: EUR 10,000        | If you exit after 1 year | If you exit after 5 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | 165 EUR                  | 1,275 EUR                 |
| <b>Annual cost impact (*)</b> | 1.7%                     | 1.7%                      |

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 12.6% before costs and 10.8% after costs.

## Composition of Costs

| One-off costs upon entry or exit                                   |   | If you exit after 1 year |
|--|---|--------------------------|
| <b>Entry costs</b>   | This product does not have any entry costs.   | 0 EUR                    |
| <b>Exit costs</b>  | This product does not have any exit costs.  | 0 EUR                    |
| Ongoing costs taken each year                                      |   | If you exit after 1 year |
| <b>Management fees and other administrative or operating costs</b> | 1.1% of the value of your investment per year. This is an estimate based on actual costs incurred over the last year. | 105 EUR                  |
| <b>Transaction costs</b>   | The costs associated with buying and selling underlying investments for the product.                                  | 60 EUR                   |
| Incidental costs taken under specific conditions                   |   | If you exit after 1 year |
| <b>Performance fees</b>  | This product does not have any performance fees.  | 0 EUR                    |

## How long should I hold it and can I take money out early?

### Recommended holding period: 5 years

This product has no required minimum holding period but is designed for long term investment; you should be prepared to stay invested for at least 5 years.

You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the Fund on any day on which banking institutions in Luxembourg and the New York Stock Exchange in the United States are open for business (as further described in the Fund's prospectus).

## How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person advising on the product, complaints can be lodged via the following methods:

- I. Phone: +352 2452 4071
- II. E-mail: [Algerquerydesk@bnymellon.com](mailto:Algerquerydesk@bnymellon.com)
- III. Mail: Alger SICAV, The Bank of New York Mellon SA/NV, 2-4 Rue Eugene Ruppert, L-2435 Luxembourg

## Other relevant information

The Prospectus, annual and semi-annual reports and other information about the Fund can be obtained from Alger SICAV free of charge at [www.alger.com](http://www.alger.com). The Prospectus is available in English, French and German.

The annual and semi-annual reports are available in English, Spanish, French and German.

The issue and redemption prices will be published at [www.alger.com](http://www.alger.com).

Please refer to the Fund's Prospectus for full details and risks, including sustainability risks, which are applicable to the Fund.

Please visit [www.alger.com/PRIIPS](http://www.alger.com/PRIIPS) to view the fund's historical performance and the latest monthly performance scenarios.